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(71) Applicant (for all designated States except US): **ESIGNX CORPORATION** [US/US]; 19925 Stevens Creek Boulevard, Cupertino, CA 95014 (US).

(72) Inventor; and

(75) Inventor/Applicant (for US only): **WANG, Ynjiun, P.** [US/US]; 10127 Linda Ann Place, Cupertino, CA 95014 (US).

(74) Agents: **SHERIDAN, James, A.** et al.; Moser, Patterson & Sheridan, L.L.P., Suite 250, 350 Cambridge Avenue, Palo Alto, CA 94306 (US).

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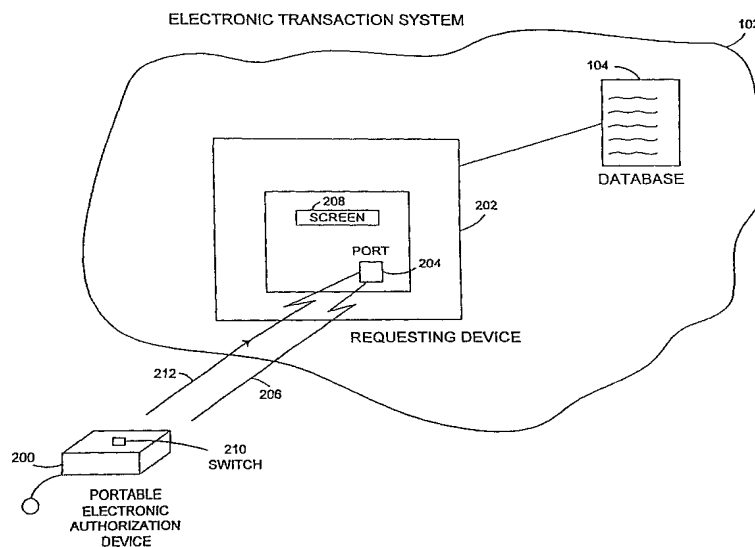
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(54) Title: PAYMENT SYSTEM



(57) Abstract: A method permits a user to conduct a charged transaction utilizing a charge terminal of an electronic transaction system, the charge card terminal being configured to interface with a charge card for the purpose of conducting the charge card transaction. A merchant card is provided to a merchant where the charge card transaction is to be conducted. A charge card terminal at the merchant accepts the merchant card and a pin number or cellular phone number from the user conducting the charge card transaction. The phone number or pin number of the customer causes a call to be placed to a cellular phone of a person required to authorize the charge card transaction.

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# INTERNATIONAL SEARCH REPORT

International Application No

PCT/US 02/38377

**A. CLASSIFICATION OF SUBJECT MATTER**  
IPC 7 G07F7/10

According to International Patent Classification (IPC) or to both national classification and IPC

## B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

IPC 7 G07F

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practical, search terms used)

EP0-Internal

## C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category °	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	WO 01 69388 A (ESIGN INC) 20 September 2001 (2001-09-20) the whole document ---	1-12
X	US 6 282 656 B1 (WANG YNJIUN PAUL) 28 August 2001 (2001-08-28) the whole document ---	1-12
A	EP 1 152 378 A (NCR INT INC) 7 November 2001 (2001-11-07) abstract; claims 1-8; figures 1-5 -----	1-12

☐ Further documents are listed in the continuation of box C.

☒ Patent family members are listed in annex.

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Name and mailing address of the ISA

European Patent Office, P.B. 5618 Patentlaan 2  
NL - 2280 HV Rijswijk  
Tel. (+31-70) 340-2040, Tx. 31 651 epo nl,  
Fax: (+31-70) 340-3016

Authorized officer

Mennerun, S

# INTERNATIONAL SEARCH REPORT

Information on patent family members

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